

**What is Claimed is:**

1. A self-service terminal comprising:

a communication port for interfacing with a user's portable electronic device and for receiving a transaction authorization therefrom; and

means for receiving a requested transaction from a user's portable electronic device and for fulfilling the requested transaction without the terminal preparing an authorization request.

2. A self-service terminal according to claim 1, further comprising (i) a dispenser for dispensing items, and (ii) means for cooperating with the dispenser to dispense an item to fulfil the requested transaction without the terminal preparing an authorization request.

3. A self-service terminal according to claim 1, further comprising (i) a storage area for receiving an item inserted by a user, and (ii) means for cooperating with the storage area to receive an item from a user as part of the requested transaction without the terminal preparing an authorization request.

4. A terminal according to claim 1, wherein the communication port comprises a wireless communication port.

5. A terminal according to claim 1, wherein the communication port comprises a physical cradle into which the user's portable electronic device couples.

6. A terminal according to claim 1, further comprising means for storing each transaction authorization for proving that a transaction has been executed.

7. An automated teller machine (ATM) for allowing an ATM customer to carry out a financial transaction, the ATM comprising:

a communication port for interfacing with an ATM customer's device and for receiving a financial transaction authorization therefrom; and

means for receiving a requested financial transaction from an ATM customer's device and for fulfilling the requested financial transaction without the ATM preparing an authorization request.

8. An ATM according to claim 7, further comprising (i) a cash dispenser for dispensing cash, and (ii) means for cooperating with the cash dispenser to dispense cash to fulfil the requested financial transaction without the ATM preparing an authorization request.

9. An ATM according to claim 7, further comprising (i) a storage area for receiving an item inserted by an ATM customer, and (ii) means for cooperating with the storage area to receive an item from an ATM customer as part of the requested financial transaction without the ATM preparing an authorization request.

10. An ATM according to claim 7, wherein the communication port comprises a wireless communication port.

11. An ATM according to claim 7, wherein the communication port comprises a physical cradle into which the ATM customer's portable device couples.

12. An ATM according to claim 7, further comprising means for storing each financial transaction authorization for proving that a financial transaction has been executed.

13. A portable electronic device comprising:
  - a user interface for entering a transaction;
  - an authorization request facility for preparing an authorization request including details of the entered transaction;
  - a communication port for interfacing with a self-service terminal; and
  - means for (i) transmitting an authorization request to a remote authorization center, (ii) receiving a transaction authorization therefrom, and (iii) transmitting the transaction authorization to a self-service terminal for fulfilling the prepared transaction.
14. A device according to claim 13, wherein the authorization request facility includes means for providing details of the transaction requested and/or an expiry time and/or date for the transaction, in addition to an authorization for the transaction.
15. A device according to claim 13, wherein the authorization request facility includes means for providing details of a specific terminal on which the transaction may be executed.
16. A device according to claim 13, wherein the authorization request facility includes means for providing details specific to the device, so that only that device can be used to execute the authorized transaction.
17. A transaction system comprising:
  - a self-service terminal including a communication port for interfacing with a user's portable electronic device and for receiving a transaction authorization therefrom, and
  - means for receiving a requested transaction from a user's portable electronic device and for fulfilling the requested transaction; and

a user's portable electronic device including a communication port for interfacing with the communication port of the self-service terminal, a user interface for entering a transaction, an authorization request facility for preparing an authorization request including details of the entered transaction, and means for (i) transmitting an authorization request to a remote authorization center, (ii) receiving a transaction authorization therefrom, and (iii) transmitting the transaction authorization to the self-service terminal for fulfilling the prepared transaction.

18. A system according to claim 17, wherein the communication ports comprise wireless communication ports.

19. A system according to claim 17, wherein the communication port of the self-service terminal comprises a physical cradle into which the user's portable electronic device couples.

20. An authorization request facility for executing on a portable electronic device, the facility comprising:

means for receiving an entered transaction; and

means for preparing an authorization request including details of the entered transaction for transmission to a self-service terminal.

21. A public access docking terminal for a portable electronic device, the docking terminal comprising:

means for extending the functionality of the portable electronic terminal, and

means for providing services when a transaction authorization is received from the portable electronic device.